

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher L. Lovell  
Kelly R. Lovell  
Debtors

Case No. 24-02741-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 29, 2025

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Christopher L. Lovell, Kelly R. Lovell, 126 Jackson Street, Hanover, PA 17331-2401
5663801	+ Members 1st, PO Box 8893, Camp Hill, PA 17001-8893

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5663793	+ EDI: LCIICSYSTEM	Jan 29 2025 23:43:00	AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
5663794	+ EDI: BANKAMER	Jan 29 2025 23:43:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5663795	+ EDI: CAPITALONE.COM	Jan 29 2025 23:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5663797	+ EDI: WFNNB.COM	Jan 29 2025 23:43:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5663798	^ MEBN	Jan 29 2025 18:37:07	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
5663796	EDI: JPMORGANCHASE	Jan 29 2025 23:43:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5663799	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 29 2025 18:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5663800	Email/Text: nsm_bk_notices@mrcooper.com	Jan 29 2025 18:43:00	Lakeview Loan Servicing, PO Box 60509, City of Industry, CA 91716-0509
5663802	+ Email/Text: Unger@Members1st.org	Jan 29 2025 18:43:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
5663803	+ Email/PDF: bankruptcy_prod@navient.com	Jan 29 2025 18:46:27	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
5663804	Email/Text: bankruptcydocs@osla.org	Jan 29 2025 18:43:00	Oklahoma Student Loan Authority, Attn: Bankruptcy, P.O. Box 18475, Oklahoma City, OK 73154
5663806	Email/Text: Bankruptcy.Notices@pnc.com	Jan 29 2025 18:43:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
5663805	+ Email/Text: bankruptcy@patriotfcu.org	Jan 29 2025 18:43:00	Patriot Federal Credit Union, P. O. Box 778, Chambersburg, PA 17201-0778
5663807	^ MEBN	Jan 29 2025 18:37:18	Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
5663808	+ EDI: SYNC		

District/off: 0314-1  
Date Rcvd: Jan 29, 2025

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

5663809	+ EDI: SYNC	Jan 29 2025 23:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5663810	+ EDI: SYNC	Jan 29 2025 23:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5663811	+ EDI: TDBANKNORTH.COM	Jan 29 2025 23:43:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
		Jan 29 2025 23:43:00	TD Retail Card, Attn: Bankruptcy, Po Box 9547, Portland, ME 04112-9547

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com
Leon P. Haller	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Scott J Strausbaugh	on behalf of Debtor 2 Kelly R. Lovell scott@strausbaughlaw.com
Scott J Strausbaugh	on behalf of Debtor 1 Christopher L. Lovell scott@strausbaughlaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Christopher L. Lovell

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9298

EIN --

Debtor 2

Kelly R. Lovell

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2064

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:24-bk-02741-HWV

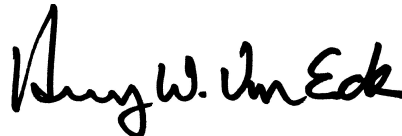
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher L. Lovell

Kelly R. Lovell

1/29/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**